

Applicant : Karun Philip and Harpal Maini  
Serial No. : 09/693,568  
Filed : October 20, 2000  
Page : 2 of 2

Attorney's Docket No.: 12023-003001

(3) The Applicant is not aware of any providers or products that are in competition with the invention.

(4) The true assignee of the current invention is the assignee Tranquilmoney, Inc. as was recorded in the assignment filed on October 3, 2001.

The Applicant believes that this constitutes a complete and candid response to the requirement for each item requested by the Examiner and that the response fully complies with 37 CFR 1.105.

While no fees are believed to be due at this time, please apply any charge deficiencies or credits to deposit account 06-1050, reference 12023-003001.

Respectfully submitted,

Date: 10/20/00

  
\_\_\_\_\_  
Denis G. Maloney  
Reg. No. 29,670

Fish & Richardson P.C.  
225 Franklin Street  
Boston, MA 02110  
Telephone: (617) 542-5070  
Facsimile: (617) 542-8906